

From: David Damiano <ddam4@live.com>
Sent: Monday, September 21, 2015 4:47 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210 – AB32

To whom it concerns.

I use options in trading in my IRA and it generates income for me. I am nearing retirement age and with the low interest rates in

savings accounts need income to fund my retirement. If you take this tool away I could see my income drop and the quality of life

lowered to the point to be substandard. Options can also be used to reduce risk in investments.

Please don't take away my ability to fund my retirement.

Thank you!

David Damiano